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**Course Prefix/Number**    **BAF 215**  
**Course Title**            **Money and Banking**  
**Lecture Hours/Week:**    **3.0**  
**Lab Hours/Week:**        **0.0**  
**Credit Hours/Semester:** **3.0**

[Distance Learning Attendance/VA Statement](#)  
[Textbook Information](#)

### **COURSE DESCRIPTION**

This course is a study of the United States monetary system with special emphasis on the commercial system and the central banking system.

### **COURSE COMPETENCIES**

Upon successful completion of this course, the student should be competent to perform the following tasks.

#### **Module 1 - Introduction and Overview of Financial Markets and Financial System**

- ❖ Describe finance in our daily lives
- ❖ Discuss the financial system
- ❖ List the make-up of depository institutions and other types of intermediaries
- ❖ Define money
- ❖ Discuss the ongoing evolution of the payments system
- ❖ Explain the supply of money
- ❖ Describe who does what with the Fed
- ❖ List and describe the major financial market instruments

#### **Module 2 - Financial Prices**

- ❖ Explain the concepts of compounding and discounting
- ❖ Discuss inflation and interest rates
- ❖ Describe the cyclical movement of interest rates
- ❖ Explain how expected rates of return affect the prices of stocks and bonds
- ❖ Describe how exchange rates are determined

#### **Module 3 - Financial Institutions**

- ❖ Discuss types of risk faced by all financial intermediaries
- ❖ Describe the major causes of financial innovation
- ❖ Discuss commercial banking structure, regulation, and performance
- ❖ Explain financial instability and strains on the financial system
- ❖ Describe the regulation of the banking system and the financial services industry
- ❖ Discuss securities firms, mutual funds, and financial conglomerates

#### **Module 4 - Financial Markets**

- ❖ Explain the stock market
- ❖ Discuss the debt markets

- ❖ Describe Forward, Futures, and Options Agreements
- ❖ Explain the international financial system
- ❖ List the major international financial organizations

## **Module 5 - Monetary Theory and Policy**

- ❖ Discuss the Fed and Depository
- ❖ Describe the demand for real money balances and market
- ❖ Explain the financial aspects of the household, business, government, and the other sectors
- ❖ Describe the challenges and process of monetary policy
- ❖ Explain monetary policy in a globalized financial system

## **MINIMUM STANDARDS**

A student with an overall average score of 60% or better will receive three hours credit for the course with a grade of “D.” An overall average score of 70% is a grade of “C.” Some programs including all business administration majors require a “C” to fulfill the requirements for the degree. Check the York Technical College Catalog and Handbook for grade requirements for particular majors.

## **COURSE REQUIREMENTS**

### **Attendance**

The attendance policy in the York Technical College Catalog and Handbook will be followed allowing a maximum of 20% absences during the semester.

### **Academic Integrity**

The student is bound by the policies stated in the York Technical College Catalog and Handbook. Any student violating these policies will be subject to academic discipline.

### **Academic Honesty**

In accordance with the student conduct information in the York Technical College Catalog and Handbook. “The College expects all students to conduct themselves with dignity and to maintain high standards of responsible citizenship.” “Any student caught cheating or involved in any other academic dishonesty will be given a grade of zero and will be subject to further disciplinary action.” All other regulations as specified in the handbook will be followed.

### **Other Requirements**

- Attend class and be on time to class
- Read and study assigned chapters
- Complete assigned homework problems and exercises.
- Participate in classroom activities and discussions.
- Complete course project.
- Take all module assessments when scheduled.
- Notify the instructor if desiring to withdraw from course.

## **EVALUATION STRATEGIES AND GRADING**

The student will demonstrate mastery of modules through successful completion of each module assessment. The student will take all module assessments in the classroom on designated dates. For a student who does not take a module assessment, the cumulative final may replace one missed module assessment. The student’s final scores is the average of the

five module assessment scores and finance project score. Each module and the finance project are 16.7% of the final grade.

Module 1 Assessment Score  
Module 2 Assessment Score  
Module 3 Assessment Score  
Module 4 Assessment Score  
Module 5 Assessment Score  
+ Finance Project Score

Total Scores  
Average Score (Total/6)

The following scale will be the standard:

**Score / Grade:**

90-100 A

80-89 B

70-79 C

60-69 D

<60 F

Withdrawal before midterm W

**ENTRY LEVEL SKILLS:** None

**PREREQUISITES:** None

**CO-REQUISITES:** None

**METHOD OF INSTRUCTION**

Through lectures, discussions and problem solving, the student will cover the textbook materials of the assigned chapters. In addition to the chapter work and assigned homework problems, the student will complete a project. The instructor will present new materials and review homework problems using PowerPoint, the blackboard, and/or the overhead projector.

**Disabilities Statement:** Any student who feels s/he may need an accommodation based on the impact of a disability should contact the Special Resources Offices (SR) at 803-327-8007 in the 300 area of Student Services. The SRO coordinates reasonable accommodations for students with documented disabilities.